## 4.6: ADVANCES TO AGRICULTURE AND OTHER PRIORITY SECTORS BY PUBLIC SECTOR BANKS

(Accounts in thousand) (Amount in Rs. crore)

12 State sponsored corporations/Organisations									(Amount in Rs. crore)				
1			Number of accounts					Amount outstanding					
Agriculture													
60   Direct Finance*   160   22079   23746   27221   28836   40   11218   144372   177258   215642   (0) Indirect Finance*   10   1719   1387   376   532   122   42036   38824   7219   82569   388018   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2019   2		1	2	3	4	5	6	7	8	9	10	11	
60   Direct Finance*   160   22079   23746   27221   28886   40   11216   14372   1728   215624   2008   5824   27239   28586   2   2   2   2   2   2   2   2   2	1	Agriculture	170	23798	25113	27597	29368	162	155219	202614	249397	298211	
Discription   10   1719   1387   376   532   122   43093   58242   72139   82569   25   314150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   10150   101	(a)		160	22079	23746	27221	28836	40	112126	144372	177258	215642	
2 Small Scale Industries					1367		532					82569	
4. Setting up of Industrial Estate   2   5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             .		_											
Stating up of Industrial Estate   2   5	3	Micro & Small Enterprises										191307	
5 Small Road and Water Transport Operators   2 371   445     5 8884   6924                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 .	4	·		2									
6 Retail trade		<u> </u>	2	371	445				5884	6924			
8	6		33	3117	3224	3241		19 <sup>d</sup>	40069	28992	40519		
8	7	Small business		1515	1596				11861	10822			
9 Micro Credit													
10 Education												3943	
11   Consumption   142   331     1302   3137                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           .	10	Education		641	1002	1215	1580	1	10804		19748	26913	
12   State Sponsored Corporations/Organisations for on-lending to other priority sector   13   State sponsored organisation for SC/ST   0.7   0.8   21   18   0.95   260   73   58   58   58   58   58   58   58   5													
State sponsored organisation for Sc/ST   0.7 6 21 18 95 260 73 58 to provided organisation for Sc/ST   0.7 6 21 18 95 260 73 58 to provided organisation for Sc/ST   0.7 6 21 18 95 260 73 58 to provided organisation for Sc/ST   0.7 6 21 18 95 260 73 58 to provided organisation for Sc/ST   0.7 6 21 18 95 260 73 58 to provided to RRBs   0.5 59 260 73 58 260 260 260 260 260 260 260 260 260 260		· · · · · · · · · · · · · · · · · · ·											
State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs and marketing of outputs   14 Housing loans						•••		•••		000	•••	•••	
for purchase and supply of inputs and marketing of outputs	13	. ,		7	6	21	18		95	260	73	58	
marketing of outputs	10			,	O	-1	10		33	200	70	50	
14   Housing loans													
15   Funds provided to RRBs	1/			2521	2/50	2257	2605		95922	122057	1/6060	156500	
16   Advances to self-help groups   1067   967     4047   3898         17   Advances to software industries   10   13     394   455         18   Advances to software industries   260   35840   38908   40074   43140   4377   377       19   Investment in Venture Capital                         10   Total priority sector advances   260   35840   38908   40074   43140   4317   409748   521376   610450   720083     20   Total priority sector advances   260   35840   38908   40074   43140   4317   610450   720083     21   Total bank credit													
17													
18													
Sector													
20   Total priority sector advancese   260   35840   38908   40074   43140   441   409748   521376   610450   720083   720083   72017   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185   720185	18	<b>.</b>		48	50				3289	4938			
Percentage to total advances		The state of the s											
1   Agriculture	20		260	35840	38908	40074	43140	441	409748	521376	610450	720083	
1 Agriculture	21	Total bank credit <sup>c</sup>						3017	1017656	1313840	1364268	1693437	
(a) Direct Finance <sup>a</sup> 1.3       11.1       11.0       13       12.7         (b) Indirect Finance <sup>a</sup> 4       4.2       4.4       5.3       4.9         2 Small Scale Industries <sup>b</sup> 8.3       8.1       7.8       11.1       11.3         3 Micro & Small Enterprises             4 Setting up of Industrial Estate             5 Small road and water transport operators        0.2       0.6       0.5          6 Retail trade        0.6       3.9       2.2       3       2.5         7 Small business         1.2       0.8           8 Professional and self employed persons        0.1       0.7       0.7           9 Micro Credit          0.2       0.2       0.2         10 Education		Percentage to total advances											
(b) Indirect Finance <sup>a</sup>	1	Agriculture						5.4	15.3	15.4	18.3	17.6	
(b) Indirect Finance <sup>a</sup>		•						1.3	11.1	11.0	13	12.7	
2 Small Scale Industries b       8.3       8.1       7.8       11.1       11.3         3 Micro & Small Enterprises              4 Setting up of Industrial Estate              5 Small road and water transport operators        0.2       0.6       0.5          6 Retail trade        0.6       3.9       2.2       3       2.5         7 Small business        1.2       0.8           2.5         8 Professional and self employed persons        0.1       0.7       0.7            0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2       0.2													
3 Micro & Small Enterprises	2												
4 Setting up of Industrial Estate													
5 Small road and water transport operators		•											
6 Retail trade       0.6       3.9       2.2       3       2.5         7 Small business       1.2       0.8           8 Professional and self employed persons       0.1       0.7       0.7          9 Micro Credit         0.2       0.2         10 Education        1.1       1.1       1.4       1.6         11 Consumption loans        0.1       0.3           12 State sponsored corporations/Organisations for on-lending to other priority sector         0.1       0.1          0.01          0.01           0.01          0.01           0.01		<u> </u>										•••	
7 Small business												25	
8 Professional and self employed persons       0.1       0.7       0.7          9 Micro Credit          0.2       0.2         10 Education         1.1       1.1       1.4       1.6         11 Consumption loans         0.1       0.3           12 State sponsored corporations/Organisations for on-lending to other priority sector         0.1       0.1           0.01													
9 Micro Credit													
10 Education													
11 Consumption loans													
12 State sponsored corporations/Organisations for on-lending to other priority sector       0.1 0.1          0.01         0.01          0.01          0.01 </td <td></td>													
for on-lending to other priority sector         13 State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs		•										•••	
13 State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	12			•••	•••		•••		0.1	0.1	•••		
for purchase and supply of inputs and marketing of outputs         14 Housing loans	40										0.01		
marketing of outputs         14 Housing loans	13			•••		•••					0.01		
14 Housing loans       8.4       10.1       10.8       9.3         15 Funds provided to RRBs             16 Advances to self-help groups        0.4       0.3          17 Advances to software industries             18 Advances to food & Agro-processiong Sector        0.3       0.4           19 Investment in Venture Capital													
15 Funds provided to RRBs               0.4       0.3           16 Advances to self-help groups		-										•	
16 Advances to self-help groups         0.4       0.3          17 Advances to software industries               18 Advances to food & Agro-processiong Sector         0.3       0.4          19 Investment in Venture Capital		<u> </u>							8.4	10.1	10.8	9.3	
17 Advances to software industries													
18 Advances to food & Agro-processiong Sector           0.3       0.4           19 Investment in Venture Capital <td></td> <td></td> <td></td> <td>•••</td> <td></td> <td></td> <td></td> <td>• • • •</td> <td>0.4</td> <td>0.3</td> <td></td> <td>•••</td>				•••				• • • •	0.4	0.3		•••	
19 Investment in Venture Capital													
									0.3	0.4			
20 Total priority sector advances 14.6 40.2 39.7 44.8 42.5													
	20	Total priority sector advances						14.6	40.2	39.7	44.8	42.5	

Source: Reserve Bank of India.

b Number of units.

website: http://indiabudget.nic.in

P Provisional
Excludes advances to plantations other than development finance.
Total bank credit minus. FCNR(B) deposits and NRNR deposits. e Total priority sector advances is the total of items 1 to 12 & 14 to 17 and half of item 13.

d Includes small business